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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/994,725	11/28/2001	Robert J. Rosko	47004.000111	1542

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EXAMINER	
OYEBISI, OJO O	
ART UNIT	**PAPER NUMBER**
3692	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/994,725	ROSKO ET AL.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *28 March 2007*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1,3-12 and 14-33* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1,3-12 and 14-33* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *04/25/07*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 03/28/2007 has been entered. In the RCE filed on 03/28/2007, the following have occurred: claims 14-25 have been amended, new claim 33 has been added, and claims 1, 3-12, and 14-33 are pending.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

2. Claims 12, 14-20, and 33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ellmore (Ell hereinafter, US PAT: 7,058,817) in view of Hobbs (US PAT: 5,987,454).

Re claims 12, 33. Ell further discloses a method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network (see fig.1, also see abstract), the method comprising: receiving login information for accessing the host server from a customer (see fig.2-fig.4); the host server providing a consolidated homepage providing an overview of all the available services that can be accessed a single login on to the banking system and links to the available services (i.e., the system and method of the present invention integrate the Internet front-end log on processes of all of the various systems of the institution. In this manner, the present invention provides a singular way for a customer to identify that they are a customer of the institution, regardless of the application or services that the customer ends up using on the Internet website of the institution. In a preferred embodiment, the single sign on processes are used for customers of a financial institution to view and conduct transactions with respect to their accounts with the institution. These accounts include but are not limited to checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading, auto loans and leases, home equity loans, personal loans, trust accounts, 401k accounts and insurance accounts, see col.2 lines 11-26), the consolidated homepage including a first frame and a second

frame (Although this limitation is not explicitly disclosed by Ell, however, "HTML frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame. Thus, since Ell contemplates the use of HTML (see col.4 lines 55-60), Ell can utilize HTML frames to present documents in multiple views),retrieving data for accessing at least one remote server based at least in part on the received login information; transmitting said data to the at least one remote server; authenticating that access by the customer to the at least one remote server is allowed (see fig.4), and transparently connecting the customer to the remote server such that the customer is provided-access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame (see fig.2-fig.4, also see the abstract and the summary of the invention). Hobbs, a secondary reference, explicitly discloses the consolidated homepage including a first frame and a second frame (see col.17 line 50-col.18 line 66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell and Hobbs to allow authors to present documents in multiple views.

Re claim 14. Ell further discloses the method, wherein said consolidated homepage provides a customer products and with a read-only summary of information on all active accounts of the customer with the banking system (see fig.2 element 240).

Re claim 15. Ell further discloses the method wherein said consolidated homepage provides a customer with information on value-add features (i.e., in addition to signing up existing customers, the present invention permits the creation of non-authenticated IDs for potential customers to use (or for customers to use for non-account access). For example, a non-customer can be provided access to online account opening services, pre-populating application data with their account information saving account application data, viewing status of new account application, and saving calculator and financial planning data, see col.2 lines 36-45).

Re claim 16. Ell further discloses the method, wherein said consolidated homepage is customizable by the customer to show only active accounts, information and views the customer wishes to have displayed upon successful login (i.e., a customer may have several accounts with the institution, but may choose to view only one or two online (although the customer may choose to view all the accounts). From the selected accounts, the system of the present invention creates a verification hierarchy with respect to the accounts. The hierarchy places the selected accounts in the order of difficulty of the verification, see col.2 lines 45-60).

Re claim 17. Ell further discloses the method, wherein said consolidated homepage provides automated clearinghouse access (i.e., if the user is also a customer of the financial institution, he/she can register for access to his account, see col.7 lines 38-55).

Re claim 18. Ell further discloses the method, further comprising: a customer accessing a credit card service or a bill payment service . In a preferred embodiment, the single sign on processes are used for customers of a financial institution to view and conduct transactions with respect to their accounts with the institution. These accounts include but are not limited to checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading, auto loans and leases, home equity loans, personal loans, trust accounts, 401k accounts and insurance accounts, see col.2 lines 11-26).

Re claim 19. Ell further discloses the method, further comprising the steps of: authenticating the identity of a customer; and transparently login the customer to all the services for which the customer has signed up (see fig.4).

Re claim 20. Ell further discloses the method, wherein said consolidated homepage includes: a tab for accessing banking products and services a customer may be entitled to have but does not currently have; and a planning tab for providing financial planning assistance (i.e., in addition to signing up existing customers, the present invention permits the creation of non-authenticated IDs for potential customers to use (or for customers to use for non-account access). For example, a non-customer can be provided access to online account opening services, pre-populating application data with their

account information saving account application data, viewing status of new account application, and saving calculator and financial planning data, see col.2 lines 36-45).

3. Claims 1, 3-11, 21-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ell in View of Hobbs and further in view of Teper et al (Teper hereinafter, US PAT:5,815,665).

Re claim 1. Ell discloses a banking system for offering a plurality of financial services to customers via a sign-on process (i.e., initial sign on, see abstract), comprising: **a host server (i.e., web server, see fig.1)**, the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and upon selection of a link by a customer, the universal session manager; checks, based on information in the validation database, that customer is allowed access to the remote server; provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame. Ell does not explicitly disclose **a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process; an interface to a plurality of remote servers by which a customer interface with the remote server; the interface generated by the universal**

session manager; the interface having multiple frames; and a validation module operatively linked **to the universal session manager** through an electronic network; **such that the universal session manager retrieves validation information from the validation database in order to validate a customer;** universal session manager in conjunction with validation module enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server. However, Hobbs discloses the interface having multiple frames (see col.17 line 50-col.18 line 66). Teper discloses **a universal session manager (i.e., online broker, see col.2 lines 31-67, see fig.2 element 88) operatively disposed on the host server, the universal session manager maintaining the sign-on process (see col.2 lines 31-67, see col.3 lines 1-6); an interface to a plurality of remote servers by which a customer interface with the remote server (see fig.1); the interface generated by the universal session manager**; and a validation module (i.e., security system, see fig.4 element 64c) operatively linked **to the universal session manager** through an electronic network; **such that the universal session manager retrieves validation information from the validation database (i.e., account database, see fig.4 element 64b) in order to validate a customer;** universal session manager in conjunction with validation module enabling customers of the banking system to access the host server and the plurality of remote servers via a single login to the host server (see col.4 lines 15-45, see col.2 lines 32-66). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper to allow users to

seamlessly access their online accounts a single login-ID.

Re claims 3-4. Ell further discloses the banking system, wherein said consolidated homepage includes value –add features (i.e., online account summary see fig.2, also see fig.3 elements 300, 305).

Re claim 5. Ell further discloses the banking system, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider (i.e., the application server 130 is where the applications employed by the web servers 120 reside. Coupled to the application server 130 is a database 135. Aside from other data, the customer profiles containing the user IDs, passwords and relationship and profile data is stored, see col.5 lines 45-60).

Re claim 6. Ell further discloses the banking system, further comprising a trusted service module that serves as an intermediary between the host server and a trusted service provider(i.e., soft firewall, see fig.1 element 120)

Re claim 7. Ell further discloses the banking system, wherein said trusted service provider comprises a remote server with special access requirements (i.e., application server, see col.5 lines 43-65)

Re claim 8. Ell further discloses the banking system, where the remote service provider further comprises a registration module and a login module (see col.7 lines 37-65).

Re claim 9. Ell further discloses the banking system, wherein the login module receives the data for gaining access to the services provided by the remote service provider (see fig.3).

Re claims 10-11. Ell further discloses the banking system, wherein the registration module receives the data for registering a customer in the remote service provider (i.e., if the user is also a customer of the financial institution, he/she can register for access to his account, see col.7 lines 38-55).

Re claims 21-23. Ell does not explicitly disclose the method , further comprising: determining customer data, and customer preferences; and dynamically generating a customized homepage based on said customer data and customer preferences. However, Teper makes this disclosure (i.e., The Online Brokering Service also preferably stores, and dynamically provides to the SP sites upon user authentication, user-specific customization data which may be used by the Service Providers to customize their respective services to individual users. This customization information may include, for example, (1) user-specified preferences for the display of certain types of data, (2) the geographic region (e.g., zip code) in which the user resides, or (3) the configuration of the user's computer. By way of example, the Online Brokering Service may provide the SP sites with information about the connection speeds at which the users connect to the Internet, allowing the Service Provider to appropriately adjust the display resolution and/or the download speed of their services; or, the Online Brokering Service may provide the SP sites with zip codes of users, allowing the services to be tailored to specific geographic regions, see col.3 line 65-col.4 line 53). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper so that service providers can customize their services to individual users.

Re claim 24. Ell does not explicitly disclose the method, further comprising a customer accessing a frequently asked questions page with links to information sources. However, Teper discloses the method, further comprising a customer accessing a frequently asked questions page with links to information sources (i.e., bulletin board system, see col.19 lines 40-50). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper to provide users with the needed information.

Re claims 25-26. Ell does not explicitly disclose the method, further comprising the steps of: a customer linking to the host server or a remote server from a partnered site. However, Teper discloses the method, further comprising the steps of: a customer linking to the host server or a remote server from a partnered site (i.e., SP sites, see col.4 lines 1-60). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper to allow users to have direct access to their online accounts.

Re claims 27, 32. Ell does not explicitly disclose that the universal session manager maintains both the first frame and a third frame, while hosting the remote server in the second frame. However, Hobbs discloses the interface having multiple frames (see col.17 line 50 – col.18 line 66). Hobbs does not explicitly disclose a session manager. Teper discloses a universal session manager. It would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper and to maintain the HTML frames in the universal session manager of Teper in order to allow users to seamlessly access their online accounts a single login-ID. The examiner further asserts that "HTML

frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame. Thus, since Teper and Ell contemplate the use of HTTP, which carries Hypertext Mark-Up Language(HTML) web pages, obviously these HTML frames would be maintained in the Universal session manager of Teper. And besides, HTML frames can be maintained by any web servers. Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper to allow users to seamlessly access their online accounts a single login-ID.

Re claims 28, 29, 30, and 31. Ell does not disclose a universal session manager. However, Teper discloses a universal session manager (i.e., online broker), the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session (see fig.4 element 60, also see fig.6, also see col.11 lines13-35). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell, Hobbs and Teper to allow users to seamlessly access their online accounts with a single login-ID.

Response to Arguments

4. Applicant's arguments with respect to claims 1, 3-12, and 14-33 have been considered but are moot in view of the new ground(s) of rejection.

+Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, RICHARD E. CHILCOT can be reached on (571)272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Art 3692